

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

KIMBERLY S. CORBIN

Case No.:

19-32786

Judge:

ABA

Debtor(s)

Chapter 13 Plan and Motions

☐ Original

☒ Modified/Notice Required

Date: 5/23/2023

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: RSH

Initial Debtor: KSC

Initial Co-Debtor:

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 250.00 per month to the Chapter 13 Trustee, starting on January 1, 2023 for approximately remaining 24 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 4,410.00
DOMESTIC SUPPORT OBLIGATION		
Supplemental Attorney Fee	ADMINISTRATIVE	\$700.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Prestige Financial Services	2008 Nissan Altima	\$900.00	\$441.22
The Money Source, Inc.	Residence	\$224,574.00	Unknown

f. Secured Claims Unaffected by the Plan ☒ **NONE**

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ _____ to be distributed *pro rata*

☐ Not less than _____ percent

☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and *valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☐ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Administrative Expenses
- 3) Priority Claims
- 4) Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 12/6/2019.

<p>Explain below why the plan is being modified:</p> <p>Debtor is unable to afford to repay the post-petition arrearages per Court Order entered as Docket #67 on April 26, 2023. Debtor will surrender the property unless approved for state assistance through ERMA.</p>	<p>Explain below how the plan is being modified:</p> <p>Part 1 - \$250 per month starting January 2023 for 24 remaining months</p> <p>Part 3 – Supplemental Attorney Fee – Administrative – \$700.00</p> <p>Part 4(a) - Remove mortgage arrearages</p> <p>Part 4(e) - Surrendered vehicle – remaining debt - \$441.22</p> <p>Part 4(e) – Add Mortgage</p>
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Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: May 23, 2023

/s/ Kimberly S. Corbin
Debtor

Date: _____

Joint Debtor

Date: May 23, 2023

/s/ Richard S. Hoffman, Jr.
Attorney for Debtor(s)

In re:
Kimberly S. Corbin
Debtor

Case No. 19-32786-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: May 25, 2023

Form ID: pdf901

Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 27, 2023:

Recip ID	Recipient Name and Address
db	+ Kimberly S. Corbin, 311 Juniper Lane, Swedesboro, NJ 08085-4045
aty	+ Gavin N Stewart, Stewart LLegal Group, P.L, 401 East Jackson Street, Suite 2340, Tampa, FL 33602-5226
cr	+ First Bank, SB dba Servbank FKA The Money Source I, P.O. Box 340514, Tampa, FL 33694-0514
518606285	+ Axiom Acquisition Ventures, LLC, Attn: ALpha Recovery Corp., 6912 S. Quentin Street, Unit 10, Englewood, CO 80112-4531
518606286	+ Capital Bank NA, 110 Gibraltar Rd, Suite 130, Horsham, PA 19044-2302
518606288	Central Portfolio Control, 10239 Yellow Circle Drive, Suite 200, Minnetonka, MN 55343
518606292	+ Inspira Health Urgent Care, PO Box 650292, Dallas, TX 75265-0292
518606293	+ Inspira Medical Group, 1120 Delsea Drive North, Glassboro, NJ 08028-1444
518606294	+ Lasik Plus Financing, 7840 Montgomery Rd, 3rd Floor, Cincinnati, OH 45236-4301
518606297	+ PHEAA, PO Box 61017, Harrisburg, PA 17106-1017
518606300	+ Receivable Management Services, LLC, PO Box 361348, Columbus, OH 43236-1348
518606301	Receivables Outsourcing, LLC, PO Box 62850, Baltimore, MD 21264-2850
518606302	Rothman Orthopaedics Institute, PO Box 412423, Boston, MA 02241-2423
518606303	Rushmore Service Center, PO Box 5508, Sioux Falls, SD 57117-5508
518606304	+ Security Credit Services, LLC, 2612 Jackson Avenue, Oxford, MS 38655-5405
518606306	+ Star Imaging of RiverWinds, 204 Grove Avenue, Suite F, Thorofare, NJ 08086-2557
518606307	The Money Source, PO Box 619063, Dallas, TX 75261-9063
518606308	Wells Fargo Card Services, PO Box 522, Des Moines, IA 50306-0522

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 25 2023 21:26:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 25 2023 21:26:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519890908	+ Email/Text: BK@servicingdivision.com	May 25 2023 21:25:00	Allied First Bank, SB dba Servbank, 3138 E Elwood St, Phoenix, Arizona 85034, Allied First Bank, SB dba Servbank, 3138 E Elwood St, Phoenix, Arizona 85034-7210
519890907	+ Email/Text: BK@servicingdivision.com	May 25 2023 21:25:00	Allied First Bank, SB dba Servbank, 3138 E Elwood St, Phoenix, Arizona 85034-7210
518606284	+ Email/Text: bankruptcies@amerassist.com	May 25 2023 21:27:00	Amerassist AR Solutions, 445 Hutchinson Ave, Ste 500, Columbus, OH 43235-8616
518625186	+ Email/Text: bankruptcy@pepcoholdings.com	May 25 2023 21:26:00	Atlantic City Electric, 5 Collins Drive, Suite 2133, Penns Grove, NJ 08069-3600
518622344	+ Email/Text: documentfiling@lciinc.com	May 25 2023 21:24:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
518606287	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 25 2023 21:28:41	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285

District/off: 0312-1

User: admin

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Date Rcvd: May 25, 2023

Form ID: pdf901

Total Noticed: 44

518622237	+ Email/PDF: ebn_ais@aisinfo.com	May 25 2023 21:29:23	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518606289	+ Email/Text: documentfiling@lciinc.com	May 25 2023 21:24:00	Comcast, PO Box 3001, Southeastern, PA 19398-3001
518606290	Email/PDF: ais.fpc.ebn@aisinfo.com	May 25 2023 21:30:04	First Premier Bank, PO Box 5519, Sioux Falls, SD 57117-5519
518606291	+ Email/Text: Bankruptcy@ICSystem.com	May 25 2023 21:25:00	I.C. System, POI Box 64378, Saint Paul, MN 55164-0378
518606295	Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	May 25 2023 21:43:56	Navient, Dept of Ed Loan Servicing, PO Box 9635, Wilkes Barre, PA 18773-9635
518625036	+ Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	May 25 2023 21:24:00	Navient Solutions, LLC on behalf of, Ascendium Education Solutions, Inc., PO Box 8961, Madison, WI 53708-8961
518606296	Email/PDF: MerrickBKNotifications@Resurgent.com	May 25 2023 21:30:12	OpenSky, PO Box 9224, Old Bethpage, NY 11804-9224
518659219	+ Email/PDF: resurgentbknotifications@resurgent.com	May 25 2023 21:43:29	Pinnacle Service Solutions LLC, 4408 Milestrip Rd #247, Blasdel NY 14219-2553
518684749	+ Email/Text: JCAP_BNC_Notices@jcap.com	May 25 2023 21:27:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518675563	+ Email/Text: bankruptcy@gopfs.com	May 25 2023 21:27:00	Prestige Financial, PO Box 26707, Salt Lake City, UT 84126-0707
518606298	^ MEBN	May 25 2023 21:14:29	Prestige Financial Services, Inc., 351 W. Opportunity Way, Draper, UT 84020-1401
518606299	Email/Text: Triage_Bankruptcy_Notices@progressive.com	May 25 2023 21:25:00	Progressive, PO Box 7247-0311, Philadelphia, PA 19170-0311
518606301	^ MEBN	May 25 2023 21:18:25	Receivables Outsourcing, LLC, PO Box 62850, Baltimore, MD 21264-2850
518614191	+ Email/Text: courts@southjerseyfcu.com	May 25 2023 21:26:00	South Jersey Federal Credit Union, 1615 Hurffville Road, Deptford, NJ 08096-6406
518606305	Email/Text: courts@southjerseyfcu.com	May 25 2023 21:26:00	South Jersey Federal Credit Union, PO Box 5530, Deptford, NJ 08096-0530
518608329	+ Email/PDF: gecsed@recoverycorp.com	May 25 2023 21:43:34	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518709576	+ Email/Text: BK@servicingdivision.com	May 25 2023 21:25:00	The Money Source Inc., 500 South Broad Street Suite 100A, Meriden, Connecticut 06450-6755
518697125	+ Email/PDF: ebn_ais@aisinfo.com	May 25 2023 21:28:46	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518699729	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	May 25 2023 21:54:43	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0312-1

User: admin

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Date Rcvd: May 25, 2023

Form ID: pdf901

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 27, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor The Money Source Inc. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor First Bank SB dba Servbank FKA The Money Source Inc. bk@stewartlegalgroup.com
Gavin Stewart	on behalf of Creditor The Money Source Inc. bk@stewartlegalgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Richard S. Hoffman, Jr.	on behalf of Debtor Kimberly S. Corbin rshoffman@hoffmandimuzio.com jvillone@hoffmandimuzio.com;hoffmanrr81909@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7